

Amendment to the Claims:

Before claim 13, please delete the word “Claims” and substitute the following:

**WHAT IS CLAIMED IS:**

Please cancel claims 1-12, and add the following new claims 13-25:

1-12. (Canceled)

13. (New) A card-processing apparatus comprising:

    a card tray;

    a card-transporting device;

    a device for sensing the position or detention of a card in the card tray;

    a holding device for a card that has stopped in an irregular manner in the card tray due to manipulation of the card-processing apparatus; and

        wherein the holding device is activated if a change in the position of the card is not detected even though a conveying signal has been issued to the card-conveying device.

14. (New) The card-processing apparatus as claimed in claim 13, wherein the holding device has at least one gripper removable between a gripping and non-gripping position, when in the gripping position, the gripper is brought into contact with one of the sides of the card when the holding device is activated, and wherein the gripper presses the card against a counter-bearing and is provided with a great holding force with respect to the card in relation to a pulling-out force.

15. (New) The card-processing apparatus as claimed in claim 14, wherein the counter-bearing is a counter-gripper located opposite the gripper and acting on an opposing side of the card.

16. (New) The card-processing apparatus as claimed in claim 14, the gripper of which has in a region that comes into contact with the surface of the card a high friction coefficient with respect to the card.

17. (New) The card-processing apparatus as claimed in claim 14, the gripper having a region that comes into contact with the surface of the card with at least one tooth-like point, which is able to dig into the surface of the card, at least when a pulling-out force is applied.

18. (New) The card-processing apparatus as claimed in claim 14, wherein at least one of the gripper and the counter-gripper is formed as an eccentric attached in a rotationally fixed manner to a shaft which can be rotated about its axis by an electromechanical drive, and is adjustable by said shaft between a position releasing the card tray and a holding position, the shaft lying ahead of a region where the eccentric is in contact with the card relative to the drawing-in direction of the card-processing apparatus.

19. (New) The card-processing apparatus as claimed in claim 18, the eccentric of which is an arcuately formed arm, one end of which is rotationally fixed to the shaft and the other, free end of which is provided with at least one of a region having a high friction coefficient, and at least one tooth-like point.

20. (New) The card-processing apparatus as claimed in claim 14, wherein at least one of the gripper and the counter-gripper is in the form of a lever, is adjustable between a position releasing the card tray and a holding position wherein at least one of the gripper and the counter-gripper is positionable at such an angle against at least one surface of the card that the holding force exerted on the card increases as the pulling-out force increases.

21. (New) The card-processing apparatus as claimed in claim 14, wherein said gripper includes at least one of a plurality of grippers and a plurality of counter-grippers distributed over a width defined by the card tray.

22. (New) The card-processing apparatus as claimed in claim 15, at least one of all the grippers and all the counter-grippers can be brought jointly into the card tray, the depth of penetration of at least one the individual grippers and counter-grippers into the card tray is independent of the other grippers or counter-grippers.

23. (New) The card-processing apparatus as claimed in claim 19, wherein the grippers are formed from an elastic material and have a progressive modulus of elasticity.

24. (New) The card-processing apparatus as claimed in claim 13, the holding device of which has at least one bolt, which is brought into contact with one of the sides of the card and penetrates the card when holding device is activated.

25. (New) The card processing apparatus as claimed in claim 22 wherein the grippers are formed from an elastic material and have a progressive modulus of elasticity.